

# THE LENDER'S ADVANTAGE

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## Lender Training

### E-Tran Electronic Loan Origination and Servicing Hands-On-Training

If you don't have access to E-Tran Electronic Loan Origination and servicing you don't want to miss this training!

#### Training Date:

Tuesday, November 12, 2013

**Time:** 9:00 a.m. to 11:00 a.m.

**Location:** Small Business Development Center

A Component of the Business Development & Innovation Group at the University of Texas-Pan American

1407 E. Freddy Gonzalez Dr.  
Edinburg, Texas 78539-2999

**Seating is limited!**

Please **RSVP** with Maria G. Perez via email @ maria.perez@sba.gov



U.S. Small Business Administration

## SBA IS BACK TO BUSINESS



Jeanne Hulit  
Acting, SBA  
Administrator

The federal government has re-opened and that means the U.S. Small Business Administration (SBA) can get back to helping America's 28 million small businesses do what they do best: create jobs and help grow our economy.

As the President said, the shutdown had real consequences for America's families, communities, and small businesses. During the shutdown, I heard stories from small business owners about contracts cancelled or put on hold, workers they had to furlough, and the potential for shift and staff reductions. For small businesses, the shutdown also meant that SBA loan applications could not be approved and small businesses could not receive help exporting their goods to other countries. Many small businesses are still struggling with how to take care of their employees as they see projects postponed.

While some things may take a little time to get back up and running, our Agency is committed to helping small businesses continue to be the economic engine of this economy and are

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## LENDER RANKINGS-FISCAL YEAR 2013

OCTOBER 1, 2012 THROUGH SEPTEMBER 30, 2013

### LRGV/CCBO Top 10 Volume 7(a) Lenders

1. BBVA Compass Bank	60	\$4,842,500
2. JP Morgan Chase Bank	30	\$7,196,300
3. Lone Star National Bank	12	\$5,966,000
4. First Community Bank-CC	10	\$5,272,000
5. Wells Fargo Bank	8	\$4,008,300
6. American Bank, N.A.	6	\$4,638,900
7. Elsa State Bank	4	\$ 772,000
8. Live Oak Banking Company	3	\$4,950,000
9. Celtic Bank Corporation	2	\$2,175,000
10. Common Wealth Business Bank	1	\$3,630,000

### LRGV/CCBO Top Volume CDC's

Brownsville Local Development Corp.	3	\$2,947,000
Capital Certified Development Corp.	3	\$1,112,000
ACCION Texas, Inc.	2	\$1,871,000
Greater East Texas CDC	1	\$1,486,000
Texas Certified Development Co., Inc.	1	\$ 303,000

### LRGV/CCBO Top Volume Third Party 504 Lenders

American Bank	3	\$4,134,748
Lone Star National Bank	1	\$2,476,500
Texas Community Bank, National Association	1	\$1,370,000
JP Morgan Chase Bank	1	\$1,068,890
International Bank of Commerce	1	\$ 675,000

### Year to Date

Loan & Dollar  
Volume:

**161 Loans**

Approved for

**\$57,201,500**

Additional  
Supported Dollars:

**\$11,408,033**

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working hard to resume normal operation of our programs:

- SBA's Office of Capital Access is once again getting capital into the hands of small business owners across the country, including resuming processing for roughly \$140 million in loans to the approximately 700 small businesses that applied for 7(a) loans during the shutdown.
- Our 68 district offices have re-opened and are ready to provide their full services.
- Due to their funding schedules, many of SBA's resource partners were able to continue operations during the shutdown and beginning today our entire resource partner network of over 14,000 counselors and business coaches is now able to resume operations.
- Our Office of Government Contracting and Business Development has resumed processing 8(a) business development and HUBZone applications and ensuring that small businesses get their fair share of the roughly \$400 Billion in federal contract spending.
- And SBA is back to work helping small businesses export through banker export training programs and the State Trade and Export Promotion (STEP) Program.

This is just a snapshot of the critical work that the SBA does in conjunction with our other federal, state and local partners to help small businesses start and grow across the country. We know that small businesses are the engine of our economy, and the SBA team is excited to get back to work serving America's entrepreneurs.

## PROCEDURAL NOTICES TO LENDERS

### IDENTIFYING FRANCHISE LOANS

As stated in SBA Procedural Notice 2000-840 (effective August 22, 2013), SBA has determined that many loans to franchises have not been correctly identified by lenders in the loan application process and therefore, they are not properly identified in SBA's loan records.

Beginning October 1, 2013, SBA will be using a new coding system to identify each franchise: the FRANData Unique Numbering System (FRUNS). FRUNS is a coding system that uniquely identifies each brand that is associated with franchising. The FRUNS number will replace the "franchise codes" previously used by SBA. Lenders and Certified Development Companies (CDCs) are reminded that as part of any SBA loan application, the lender or CDC is required to identify loans to franchises.

For complete details refer to the SBA Procedural Notice 2000-840.

### GUIDANCE ON GOOD STANDING STATEMENTS FOR DELEGATED AUTHORITY DETERMINATION

As stated in SBA Procedural Notice 5000-1284 (effective August 12, 2013), Agency regulations at 13 C.F.R. 120.410(e) provide that a

lender must be in good standing with SBA, as applicable, with an SBA Lender's State regulator and Federal Financial Institution Regulator.

For complete details refer to the SBA Procedural Notice 5000-1284.

## SBA INFORMATIONAL NOTICES

### ISSUANCE OF SOP 50 55, 504 LOAN SERVICING AND LIQUIDATION

As stated in SBA Information Notice 5000-1286, (effective October 1, 2013) Office of Capital Access announces the issuance of SOP 50 55, which will become effective October 1, 2013. For complete details refer to the SBA Procedural Notice 5000-1284.

### 7(A) AND 504 FEES EFFECTIVE ON OCT. 1, 2013

As stated in SBA Information Notice 5000-1288, the purpose of this notice is to announce a reduction in the FY 2014 yearly fee (also known as the "on-going guaranty fee" or the "annual service fee") for all 7(a) loans and a reduction in the upfront guaranty fee for all 7(a) loans in the amount of \$150,000 or less. This Notice also announces that there are no changes to fees for 504 loans approved during FY 2014. For complete details refer to the SBA Procedural Notice 5000-1288.

### ISSUANCE OF SOP 50 10 5(F) LENDER AND DEVELOPMENT COMPANY LOAN

As stated in SBA Information Notice 5000-1290, (effective September 25, 2013) The Office of Capital Access is announcing the issuance of an update to the Standard Operating Procedure (SOP) 50 10 5 on Lender and Development Company Loan Programs. This update will be known as SOP 50 10 5(F) and will be effective on January 1, 2014. This version of the SOP will apply to all applications received by the SBA on or after January 1, 2014. For complete details refer to the SBA Procedural Notice 5000-1290.